

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <b>Mary G Presley</b>            | Social Security number or ITIN | xxx-xx-9448 |
|   | First Name Middle Name Last Name | EIN                            | --_-----    |
| Debtor 2  |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --_-----    |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number:  | <b>14-18993-ABA</b>              |                                |             |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Mary G Presley  
aka Mary Grace, aka Mary DuBois, aka Mary G  
DeWitt, aka Mary G Koster

8/28/17

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Mary G Presley  
 Debtor

Case No. 14-18993-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Aug 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2017.

jdb +Mary G Presley, 421 Rte 49, Bridgeton, NJ 08302-4612  
 cr +NATIONSTAR MORTGAGE, LLC, Buckley Madole, P.C., 99 Wood Avenue South, Suite 803,  
 Iselin, NJ 08830-2713  
 cr +OCWEN LOAN SERVICING LLC, Stern & Eisenberg, PC, 1040 North Kings Highway, Suite 407,  
 Cherry Hill, NJ 08034-1925  
 514927685 +Bank of America, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,  
 Mountainside, NJ 07092-2315  
 514764016 Capital 360, POB 60, St Cloud, MN 56302-0060  
 514999150 +Capital One, N.A., PO Box 21887, Eagan, MN 55121-0887  
 514786312 +Carneys Point Sewerage Authority, 303 Harding Highway, Carneys Point, NJ 08069-2248  
 514764019 +EI Dupont Hospital, 1600 Rockland Rd, Wilmington, DE 19803-3607  
 514764020 +Fox Chase Pain Management Assoc., PO Box 24712, Philadelphia, PA 19111-0712  
 515475154 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)  
 515014716 Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. Box 24605,  
 West Palm Beach, FL 33416-4605  
 514764024 Southern Jersey Family Medical Centers, POB, Hammonton, NJ 08037-2018  
 514764025 +Twp of Carneys Point, 303 Harding Hwy, Carneys Point, NJ 08069-2248

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 28 2017 22:37:30 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 28 2017 22:37:26 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514764014 +EDI: ACCE.COM Aug 28 2017 22:23:00 Asset Acceptance, LLC, PO Box 2036,  
 Warren, MI 48090-2036  
 514764015 EDI: BANKAMER.COM Aug 28 2017 22:23:00 Bank of America, POB 5170,  
 Simi Valley, CA 93062-5170  
 516032241 +EDI: AISACG.COM Aug 28 2017 22:23:00 Capital One N.A., c/o Ascension Capital Group,  
 P.O. Box 165028, Irving, TX 75016-5028  
 514764017 +EDI: CHASE.COM Aug 28 2017 22:23:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
 514764018 +EDI: WFNBN.COM Aug 28 2017 22:23:00 Comenity Avenue, POB 659584,  
 DSan Antonio, TX 78265-9584  
 514764021 EDI: RMSC.COM Aug 28 2017 22:23:00 GE Capital Retail Bank, POB 965033,  
 Orlando, FL 32896-5033  
 514764022 EDI: RMSC.COM Aug 28 2017 22:23:00 JC Penney, PO Box 32000, Orlando, Florida 32890  
 514764023 Fax: 407-737-5634 Aug 28 2017 23:00:58 Ocwen, POB 24737, West Palm Beach, FL 33416-4737  
 514915335 EDI: PRA.COM Aug 28 2017 22:23:00 Portfolio Recovery Associates, LLC,  
 c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541  
 514879626 EDI: Q3G.COM Aug 28 2017 22:23:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 514993670 EDI: RMSC.COM Aug 28 2017 22:23:00 Synchrony Bank, c/o Recovery Management Systems Corp,  
 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514981367\* +Bank of America, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,  
 Mountainside, NJ 07092-2315  
 515475155\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741,  
 Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 30, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 26

Date Rcvd: Aug 28, 2017

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor Bank of America, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Francesca Ann Arcure on behalf of Creditor NATIONSTAR MORTGAGE, LLC  
nj\_ecf\_notices@buckleymadole.com  
Isabel C. Balboa ecmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Joel A. Ackerman on behalf of Creditor Capital One, N.A. bankruptcynotice@zuckergoldberg.com  
Steven K. Eisenberg on behalf of Creditor OCWEN LOAN SERVICING LLC bkecf@sterneisenberg.com,  
jmcnally@sterneisenberg.com/skelly@sterneisenberg.com/bkecf@sterneisenberg.com  
Steven K. Eisenberg on behalf of Creditor Capital One, N.A. bkecf@sterneisenberg.com,  
jmcnally@sterneisenberg.com/skelly@sterneisenberg.com/bkecf@sterneisenberg.com  
Tammy L. Terrell on behalf of Creditor Bank of America, N.A. bankruptcy@feinsuch.com  
Terry Tucker on behalf of Debtor William E Presley Jr terrytucker@comcast.net  
Terry Tucker on behalf of Joint Debtor Mary G Presley terrytucker@comcast.net

TOTAL: 11